

- **Insurance** – Insurance is not a substitute for safety; however, liability and accident insurance are an important part of a risk management plan. As an approved 4-H volunteer, certain insurance coverage is provided for you.

Liability: When acting within the scope of your duties as it relates to the conduct of the business of 4-H and you are sued, you will be defended by the University of Wyoming. If found negligent in causing injury or damage, the claim will be paid within policy limits. Exclusions exist and are dependent on the circumstances specific to the incident.

Accident and Medical Insurance: The Wyoming 4-H program provides supplemental insurance for all members and volunteers through American Income Life. The following coverage limits provide \$5,000 for accidental death, up to \$10,000 for specific physical body losses due to accident depending on type of loss, and \$2,500 toward costs from physicians, surgeons, and hospital expenses.

- **Animals** – Members who are 8 years of age or younger are not eligible to enroll in animal projects.
- **Chaperones** – All 4-H sponsored youth activities that involve overnight stays must be supervised by a minimum of two designated, adult chaperones. The chaperones can be two official 4-H volunteer leaders or one 4-H volunteer leader and a UW Extension employee or two UW Extension employees. Chaperones for overnight stays must be at least 21 years of age and complete the additional chaperone training. A ratio of 1 adult chaperone for every 7 youth is recommended. Some events may require a higher ratio of adults, particularly if the event involves younger members. Having youth and adults stay in the same room during overnight events is not recommended. There may be an exception for family members, but the practice is not encouraged because interaction among youth may be reduced.
- **A Participation Agreement for 4-H** is completed annually through re-enrollment in 4-HOnline. The Participation Agreement includes behavior expectations, a statement of assumed risk, and a health statement and medical release.
- **Transportation** – Any volunteer transporting youth to and from 4-H program events must hold a valid driver's license, annually complete the UW MVR check, carry auto liability insurance with at least the minimum limits required by the state,

have a seat belt for each passenger, and use a safe operating vehicle. In addition, youth drivers must adhere to the driving restrictions according to the graduated licensing law.

- **Finances** – It's important to provide an opportunity for youth to learn how to manage money in a controlled environment. To better manage the risk of financial loss, each 4-H club/committee is allowed to have only one checking (ending balance not to exceed \$1,000) and one savings account (ending balance not to exceed \$2,000). All excess funds should be spent on club/committee functions or handled through a county 4-H council or 4-H foundation. An independent committee should be established to annually audit all 4-H accounts. In addition, each year 4-H club/committee is required to submit a completed chart of accounts, inventory report, financial report, treasurer's book audit form, and fundraising request forms. To facilitate account closure/transfer in the event a club, committee, or council is dissolved, UW policy dictates the signature card for each 4-H account has a minimum of four active signers, two of which must be UW Extension employees.

All youth need caring, supportive relationships in their lives, and the 4-H youth development programs create opportunities for long-term relationships. Your role as a volunteer is important in our programming, and this brochure is designed to help provide as safe an environment as possible for everyone. Please feel welcome to contact your county 4-H educator if you have questions or need any assistance in developing a risk management plan for your 4-H event.

Developed by Kim Reaman
University of Wyoming
4-H Volunteer Development Specialist

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12/14

RISK management

It's everyone's responsibility



EXTENSION

Youth development is designed to focus on the positive outcomes we desire for young people – our desire for youth to grow into capable, competent, and caring adults. The 4-H Youth Development program creates opportunities for youth to develop skills, practical knowledge, and wisdom so they can grow into the adults we want them to become. Volunteers are an important partner in making these opportunities available to all youth and in making certain youth in 4-H programs experience a sense of belonging, mastery, independence, and generosity.

All volunteer leaders, regardless of their volunteer roles in a 4-H club or county program, need to think about risk management. Risk is the uncertainty about an event – the many unexpected things that can happen to participants, spectators, properties, or finances. Managing the risk begins with thinking about potential risk when planning an event. It is the first step in ensuring the safety of youth and adult participants. It also helps to protect you as a 4-H volunteer and the reputation of 4-H.

WHAT IF...

- Your club voted to have a swimming party. What do you need to consider in planning the event?
- You are involved in an activity with animals outdoors and a storm comes up? What are your first steps?
- You are leading a club field trip to a local business. What safety issues come to mind?

ASSESSING THE RISK...

- Think about risk management when planning events. Ask yourself...
 - “What can go wrong?”
 - “If something goes wrong, how will I/we respond?”
 - “If something bad happens, how will the expenses be covered?”

DEVELOP A PLAN TO MANAGE THE RISK...

- **Reduce the risk –**
 - » Consider the age and maturity of the youth you are working with and plan age-appropriate activities.
 - » Change the activity or conditions to decrease the likelihood an accident will happen. For example, if having a show-

manship workshop at your farm and you notice there is a hole in the arena, fill the hole before participants arrive to reduce the chance someone might step in the hole and trip.

- » Make sure there is adequate adult supervision and encourage parents to stay and participate so there are at least two adults present. A ratio of 1 adult for every 10 youth is recommended for one-day activities. The younger the members participating, the more adults you will want to help keep an eye on things. For overnight activities, a ratio of 1 adult chaperone for every 7 youth is recommended.
 - » Encourage participants to use the buddy system if it makes sense for an event. The buddy system means each participant has a partner and they keep track of each other throughout the event. Buddy systems are often used at swimming events. When the lifeguard calls for a buddy check, the partners find one another, and it's a quick way to account for all the participants.
 - » When necessary to touch a participant to demonstrate a skill, tell them how you are going to touch them and ask permission first.
 - » Whenever there is potential danger (workshops, barns, animals, kitchens, food, weather, etc.) review safety rules with members and parents before the event begins. Consider typing the safety rules and sending a copy home with each family or making a poster with the safety rules and laminating it to hang in the room for each meeting.
 - » Enforce the safety rules at all times.
- **Transfer the risk (share the risk with others) –**
 - » Meet in a public location that has adequate liability insurance and is accessible to all participants.
 - » Use informed consent forms.
 - » Hire professional services (transportation, instructors, facilities, etc.) when appropriate.
 - **Avoid the risk –**
 - » If you determine the activity or location is too dangerous and the potential for loss due to an accident is too high, do not conduct the activity.

- **Assume the risk –**

- » Identify the potential risk and think through how you could reduce and transfer some of the risk.
- » Collect health forms and insurance information from participants. Prepare for special situations that could arise (allergies, asthma, recent illnesses, etc.).
- » Have a first kit available for minor incidents.
- » Have a plan in place for emergencies. If no reception on your cell phone, know the location of the nearest phone; be familiar with the fire extinguisher and fire alarm; know the location of the nearest storm shelter.
- » Know what to do in case of an accident. If someone has been hurt, your first priority is to provide or obtain appropriate medical attention. Know contact numbers for emergency care, parent/guardian, and county 4-H educator.

EXISTING POLICIES TO HELP MANAGE RISK...

- All 4-H programs and activities must be supervised by an approved 4-H volunteer leader or a UW Extension Educator.
- Volunteer screening and training – A volunteer must be at least 19 years old, create a profile in 4-HOnline and complete the required steps to be approved as a 4-H volunteer leader. Adults must complete the New Leader Orientation, submit their consent for a criminal background check and the motor vehicle records check. The University of Wyoming requires any individual driving on university business to annually complete the motor vehicle records check. This policy includes volunteers who are transporting youth (beyond their own children) to 4-H events in their personal vehicle. After the initial approval, volunteers must complete the motor vehicles record check each year, submit their consent for a new criminal background check and participate in additional training that will benefit their role in 4-H every five years.
- Volunteer training for shooting sports and horse raters – Because of the inherent risk in shooting sports and horse programs, additional training is required of adults who wish to volunteer in those project areas. Shooting sports leaders and horse raters must also be recertified every five years.